ing Railroad Casualties.

Hundred Killed in Fourteen Wrecks

Due to Running By Signals-

Seven Men Directly Re-

sponsible Are Victims,

Forty Men Entombed

by Explosion in Coal

Man Injured in Fall

Two Lives Lost in

WOMAN'S LEG BROKEN

BOY COASTING ON WAGON

MOTHER AND HER TWO

from Ladder Still

Incendiary Fire in

Mine in Colorado

Planning for 1914— A Chance to do Better— Rare Business Opening-

Business men, salesmen, county officials and other men business experience contemplating changes with a view to bettering their condition, for the New Year, will find it profitable to write to this company at once for information about special positions being created. Liberal terms to

BANKERS RESERVE LIFE COMPANY

OMAHA, NEBRASKA. MILLIONS OF ACCUMULATED ASSETS. R. C. Wagner, Sec'y. W. G. Preston, Treas. Bascom H. Robison, Pres. R. L. Robison, Vice-Pres.

Guarantee Fund Life Association

OMAHA, NEBRASKA. Organized January 2, 1902. Assets, Oct. 1, 1913......\$1,212,304.70 Reserve Fund, Oct. 1, 1913..... 985,293.54 First Mortgage Farm Loans, Oct. 1..... Entire Assets Are Pledged to Secure Policyholders,

Policies provide death, disability and old age benefits, and are incontestable after two years from their date. Unselfish men desire life insurance for protection-for the family. That is the only kind of a policy we issue. Men only,

21 to 50 years, are eligible.
Since most men desire life insurance mainly for protection why not buy a policy that will best serve your needs?
Rate per \$1,000 insurance, age 35 years, \$13.30. Guaranteed by entire assets. Other ages in same proportion

Brandeis Bldg. Home Office 1-1 1-1 Phone Douglas 7021.

"See Vesy Before You Slip" TYLER 861 ACCIDENT INSURANCE

There Is a Standard In Everything

The General Insurance Agency with the largest patronage, must necessarily approach the standard of service companies, and general reliability "perhaps this explains our position at the top."

Foster-Barker Company Phone Doug. 29 Brandeis Bldg.

Characteristic Western Service

No better service in the WORLD on SURETY BONDS and you can get at our HOME OFFICE here in OMAHA.

Lion Bonding & Surety Co.

9th Floor W. O. W. Bldg.

Phone Douglas 678.

We don"t want much, just the "Lion's Share,"

INSURANCE AGENTS

It is to your interest to have a contract with the

MISSOURI STATE LIFE INSURANCE COMPANY

EIGHTY MILLIONS IN FORCE

Liberal Commissions. Matchless Policy Contracts.

Write J. E. AUSTIN, General Agent, 894 Brandeis Building.

OMAHA.

--INSURANCE--FIRE, TORNADO, AUTOMOBILE, PLATE GLASS, BOILER, BURGLARY, HEALTH and ACCIDENT,

209 First National Bank Building.

ALFRED C. KENNEDY

SEMESTER HONORS ARE READ

Program Marks End of First Half Year at Creighton.

MAGEVNEY TALKS TO STUDENTS

Young Men Chosen to Compete in Finals for Honor of Representing University in Oratorical Contest.

The first semester at the Creighton college of arts and sciences was brought to a close Saturday with a program, and

Nathan Muskin, Charles Rappe, George Herring, Earl Torrey, Leo Pfaff, Earl Burns, Lawrence Hines, Eugene O'Malley, James Martin, Fred Guadreault, Henry Bongardt, Philip Daly,

Fourth High, Division A.—Highest honors, William P. Kelly: First honors, William McDonaid, Elmer Barr, Emmet Murphy, Walter Wolff, Daniel Reifenrath; second honors, Joseph Stenko and Haroid Linahan.

Fourth High, Division P. Michest her. Fourth High Division P. Michest her. Violette, Paul Harrington, John Cordes,

Third High, Division A.—Highest honors, John Kennebeck; first honors, Daniel Dorsey, Steven Egan, Edward O'Nell, Leo O'Connell, Francis Byford, Joseph Malloy, Paul Kennebeck, James Shanahan; Second honors, Donald Cun-

News from the Insurance Field

ACCIDENTS OF THE WEEK PHONE PRESIDENT WHO CARRIES WESTERN LIFE INSURANCE

Review of Bee Accident Readlines for Last Week, Showing the Necessity of Accident Insurance, THREE HURT IN CAR CRASH EMPLOYES CAUSE WRECKS

Fog Makes it Impossible for Motor- Commission Analyzes Facts Regardman to See Ahead of Him.

POLICE USE HANDKERCHIEFS SIMPLE RULES ARE VIOLATED

Traffic Officers Bandage Clubs in White So that the Directions Can Be Seen Through the Heavy Mist.

Miss Barbara Heart Dies of Asphyxiation Sister is Recovering

Fire Fighter and Family Burned to Death in Home

Jack Kaplan, Former Omaha, is Killed

MRS. JOHNSON OF CRAIG IS BURNED TO DEATH Foot Mashed in

BODY OF FARMER TORN TO SHREDS BY FLYWHEEL

TWO HUNDRED FIFTY DROWNED OFF FREETOWN

TRAVELING SALESMAN IS BADLY INJURED BY FALL

KEROSENE EXPLOSION CAUSES LOSS OF HOME

Casualty Agents Secure Modification

mittee representing the agents, the brokers and the companies reported a com- batable question." promise plan of limitation much less drastic than the original. Insurance Superintendent Emmet of New York, who was chairman of the conference, promptly announced that this met his

business; in other states on employers liability not more than 25 per cent. In all workmen's compensation and employers liability business other than workmen's compensation and employers bability the cost shall not be more than 25 per cent. Provision is made for exception of the Rocky Mountain district, because of the distances and other consid-

dollars sent away to foreign life insur-ance companies in the way of premiums each year. To develop home insurance is meant to keep this money at home, doing business in the state, because home companies invest their reserve and sur-plus in home securities, which are the best in the world. One of these days the question will be asked and an answer ing: "In this state there are millions of injury cases cost counties more than Minnesota has a law prohibiting insurance

chosen to compete in a final competition

for the honor of representing Creighton

Noted Boy Singer

OI NEW YORK Urder

vested in Nebraska securities instead of being used by the castern companies in investments in bonds and stocks. When appoint clyde W. Drew its Nebraska investments in bonds and stocks. When appoint clyde W. Drew its Nebraska investments in bonds and stocks. When appoint clyde W. Drew its Nebraska try won their fight for modification of the expense ruling of the New York in
the expense ruling of the New York in
legislature will take, because the fairness in Omaha a number of years. the expense ruling of the New York in- legislature will take, because the fairness surance department, which sharply lim- of the proposition that the assets of Neited their commissions. At the confer- braska insured people, the reserves on ence in Chicago last week, a joint com- Nebraska policies should be invested in Nebraska securities scarcely raises a de Compensation Act

Benefits Showing



PRESIDENT MELSON IS

company at a luncheon at the Henshaw Hotel at Cincinnati Elevator Accident H. Lulkart of the Lion Bonding from

BY PASSING TAXICAB Insurance Notes and Personals.

INJURED BY AUTO TRUCK A new surety company, known as the Hen Franklin, has been organized in lowa, with hendquarters at New Hamp-

Ed T. Swobe of the National Fidelity and Casualty company spent a portion of last week in Chicago on insurance busi-CHILDREN BURN TO DEATH

demanded why these millions of dollars fax law.

Insurance Commissioner Reveile of Missouri has ruled that all persons acting as insurance brokers must have a license issued by the department. In the case of partnerships doing a brokerage business, every partner who shares in the profits must have a license.

There has been some talk that the

There has been some talk that the eastern insurance companies would raise their rates on new business and renewals after the first of the year. Omaha agents that the matter has never gotten beyond the talking point and add that rates will remain the same as in the past. views, and that his order would be modified to correspond.

The committee report recommended an acquisition expense in compensation states of not more than 17½ per cent on compensation and employers' liability on compensation and employers' liability business; in other states on employers will be dispursed to december to the location of this sion of Wisconsin, more than \$750,000 as will be absorbed.

is Unidentified **ENTERTAINED IN OMAHA**

J. E. Austin, state agent of the Missouri State Life Insurance company, en-

was in Omaha on his western trip, and reports that his company will end this year with a record-breaking business, Besides Mr. Melson the following Omnumen were present at the luncheon: E pany, William B. Hughes, secretary of the Nebraska Bankers association; William Wappich, E. A. Hollyoke and J. E.

Local offices of all of the insurance empanies will be closed all day Christ

The victory of Mutual Life Insurance companies in the federal supreme court means the return to the companies of \$1,500,000 collected under the corporation

are sent away to eastern insurance companies and that are held as reserves and which are assets in which the Nebraska people are directly interested are not invested in Nebraska securities instead of Minnesota.

GREAT WESTERN ACCIDENT

Colicies protect you FULLY against every accident; also sickness and quarantine. Every policy has an Arbitration Option, which guarantees a settlement without going to court,

SALESMEN WANTED-

Our renewal system appeals to all salesmen wanting a per-manent and profitable business. We have several good

ARE YOU INSURED?

H. O. Wilhelm, Manager

NEW BAIRD BUILDING, 17TH and DOUGLAS STS. Phone Douglas 3316.

Phone Douglas 3316

Make Them Secure As Well As Happy This Christmas

A life insurance policy in the National Life would make a really substantial gift to wife or mother and the kiddies. The sense of protection would heighten the good cheer of the season and the benefits reach far into the future. Call Douglas 126 and let me talk J. V. STARRETT, it over with you.

State Agent, 403 Paxton Blk.

The Very Best Christmas Gift,

A Monthly Income Policy,

For the Wife and Kiddies.

"The Insurance Man." Tom S. Kelly

Accident Insurance Wheeler & Welpton Co.



AND BUR-GLARY

LIABIL-

PLATE

GLASS

We are issuing the most liberal poli-lies consistent with good service to our patrons and honest adjustment of their

NATIONAL FIDELITY AND CASUALTY COMPANY OMARA.



Company's Property



on your insur-ance 'phone D. 1275, and ask about the new low cost, all guaranteed pol dow ments.

Joint or Partnership, Corporation and Monthly Income or Pen-

The Frudential Ins. Co. of America, Inc. as a Stock Co., by New Jersey. M. BRUCE CARPENTER, Mgr. for Nebraska and South Dakota. 519-22 City Nat'l Bank Bldg., Omaha

Pavlowa Coming to the Brandeis Early in January

Definite arrangements were concluded

Brandels Thursday night, January 8, of Anna Pavlows and her big company and symphony orchestra. Lawrenti Novikoff, acclaimed in New York, Boston and Chicago as the best man dancer this country pitiful cases of women with children and has ever seen, will be Pavlowa's chief supporter. The entire company, including the orchestra under Theodore Stier, numbers over eighty people. Omaha well remembers Pavlqwa and her organization. This company proved a genuine sensation here three years ago. But this season, according to all reports, Pavlowa and those with her outshine themselves They have been adding triumph to triumph in the cast.

Chief in this company are three famous men dancers, Novikoff, of course, and Zaylich and Cecchetti. Novikoff is first classic dancer, Zaylich is first character dancer, and Cecchetti principal work, but have not yet done so this mime. To Cecchetti fall most of the broadly comic roles. Of the young women ville stage and only one of them is still been issued to those who will receive is done with the collection of very small and startling beauty of face and figure. kowiezcka, for example, is known as the

A new society dance of widespread popularity in and about New York will Recommends Chamberlain's Cough

DR. J. F. M'QUEEN DIES: WELL KNOWN IN OMAHA

Dr. J. F. McQueen, for many years engaged in the fire insurance business in Nebraska and adjoining states, died at a Big Returns

"State Mutual Life" OF WORCESTER, MASS. ONE OF THE OLDEST--69 YEARS

Earth. W. H. INDOE General Agent

-and Best Companies on

· CREATING AN ESTATE. In no other way than through life insurance can an immediate estate of a definite amount be secured by the expenditure of so small an amount of money. Up to becember 1st, 1913, THE MIDWEST LIFE has paid forty death claims aggregating \$6.118. The insured under these policies had paid the company only \$5.56 in premiums. No other legitimate investment which these policy-holders could have made would have yie ded as large an immediate return in cash to their widows and children or those depending upon them for support. Not one of these policyholders had paid more than seven premiums and some of them had paid only one. Solve the perplexing question of Solve the perplexing question of Christmas giving by buying a policy on your life, making the wife or children or the fiancee the beneficiary. Or take a policy on the boy or girl if over fourteen years old.

THE MIDWEST LIFE

N. Z. SNELL, PRESIDENT A NEBRASKA STOCK COMPANY SELLING NON-PARTICIPATING LIFE INSURANCE ONLY FIRST NATIONAL BANK BUILDING, LINCOLN. OMARA AGENCY CITY NATIONAL BANK BUILDING.

GEORGE CROCKER, F. A. PINNEY. General Agents.

Your Insurance Business

Can be advertised as profitably as any branch of merchandising.

hotel at Memphis, Tenn., on Friday afternoon. Until about four years ago Dr. McQueen made his home in Omaha, at that time moving to Louisville. Ky., where his home was at the time of his death. During their residence in Omaha. Dr. and Mrs. McQueen were prominent members of the St. Mary's Avenue Con-

"I take pleasure in recommending Chamberlain's Cough Remedy to my customers because I have confidence in it. I find that they are pleased with it and call for it when again in need of such a medicine," writes J. W. Sexson, Montevalla, Mo. For sale by all dealers.-Ad-

Persistent Advertising is the Road to

TRY IT on

The Bee's Insurance Page

gregational church.

Remedy.

vertisement.

Harold Linahan.

Fourth High, Division B.—Highest honers, Charles Bongardt; first honors, Vincent Fitzgerald and William Fiaherty.

Francis Shaw and Clifford Long; second konors. Thomas Mostyn and Cornellus Tillman.

Speeches submitted on January 5 and limited to eleven minutes delivery, January 5.

the reading of the grades in the university auditorium.

Rev Eugene A. Magevney, S. J., president of the university, made a brief address to the students, in which he urged them to make good use of the holidays, and to allow the same principles that had dominated their life at school, to rule their lives away from school. President Magevney congratulated those who had made good grades, and urged those had a grades findent first honors, Edwin horse, Edwin Bernand, Charles honors, Edwin Bernand, Char

of New York Order vested in Nebraska securities instead of

TRADE JOURNAL BOOSTS

HOME INSURANCE POLICY

The Trade Review of Lincoln recently published an article in favor of building up home companies and closed by saying: "In this state there are millions of injury cases cost counties more than injury cases cost counties injury cases cost counties more than injury cases cost counties more than injury cases cost counties injury cases c

Five Hundred Families. RESULT OF SMALL DONATIONS building.

Two Organizations Co-operate to

Provide Thousands of Deserving

DINNER BASKETS PREPARED

with Excellent Christ-Mas Dinners.

baskets Christmas morning at their hall, 114 North Fifteenth street. The Salvation Army will issue their food stuffs Wednesday afternoon, and will hold their Salvation Army and Volunteers Aid Christmas tree demonstration for the poor children Friday evening at 8 o'clock in the Young Men's Christian association last night for an appearance at the In making a canvass of the districts

they generally serve, the two organizations have found quite a number of widow women in dire need. Particularly without means of supporting them have been told at headquarters by the workers. A number of these have been helped dreds of indigent famuses are being made out and given temporary relief, but the and so the distributions have not been as liberal as they might have been. In comparison with last year, Adjutant James and Mrs. Tole, treasurer of the Salvation Army, find that there was \$200 more in the treasury then than now. A similar situation is reported by Brevet

ceive aid will be worthy ones, and no in financing the movement, if only with Pavlowa, all are halled as remark-The old four have all left the vaude- duplications will occur. Tickets have a small contribution, as most of the work able for two reasons surpassing grace

ward Corford, Lyke Doran, Frank limits, and there are few old-timers who claim and one poorly to better effort. School will re-open on Monday, January E. The following program was rendered. William Admost Native Harry Barbinst honor, Native President, Native Harry Barbinst Andrew President, No. 1998. The following program was rendered. Weish and Francis of Contell; second the president, No. 1998. The following program was rendered. Weish and Francis of Contell; second the president of the competitions. Plants of the competitions of the second quarter were announced by Rev F, X. McMenamy, vice president of the p dropped into one of the contribution most beautiful blonde in St. Petersburg. boxes maintained on the street by the Mile. Gashewska, principal character Volunteers. It was written by a 5-year- dancer, leads the brunette dancers. commission merchants and other dealers you can, dear, Santy, please bring us be a feature of the Pavlowa performance Herdlinger was but li years old when in food stuffs have made donations to he saug at the historic old variety house, the cause, or are expected to do so. What